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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/709,064	11/09/2000	Hartmut Droege	DE919990084US1	3585

'7590 05/31/2005

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EXAMINER
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WORJLOH, JALATEE

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 05/31/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.

09/709,064

Applicant(s)

DROEGE ET AL.

Examiner

Jalatee Worjloh

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 18 April 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 4 and 12-29 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 4, 12-14, 16-20, 22-26, 28 and 29 is/are rejected.
- 7) ☒ Claim(s) 15, 21 and 27 is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

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### DETAILED ACTION

1. Applicants' arguments, see pages 8-11, filed 04/18/2005, with respect to Atsmon et al. have been fully considered and are persuasive. The rejection of all the claims has been withdrawn.

2. Claims 4 and 12-29 have been examined.

### *Claim Rejections - 35 USC § 103*

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 12-14, 18-20 and 24-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over WO 92/13316 to Horie (see USPTO Translation) in view of US Patent No. 6055314 to Spies et al.

Referring to claims 12 and 24, Horie discloses defining a float ID (i.e. "group ID") for each of a plurality of a plurality of user groups that are supported by said system (see pg. 2, last paragraph – pg. 3, 1<sup>st</sup> paragraph. On said information recording card, are recorded the information corresponding to the purpose of use and the group ID data for discriminating the group who uses the card.), upon presentation of a purse card (i.e. "information recording card") to an access station (i.e. "reader/writer device") containing said secure access module determining whether a float ID read from said purse card specifies a user group supported by said system (see pg. 6, last paragraph; the ID discrimination section reads the registered group ID

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data from the common table, compares it to the group ID data of the information recording card stored in the buffer memory, and sends the comparison result to the process control section. At this time, in the case wherein the group ID data stored in the common table coincides with group ID data on the information recording card, the group using the information card is identified as the registered group.) and completing a transaction with said purse card only if the float ID from the purse card specifies a user group supported by said system (see pg. 7, 2<sup>nd</sup> paragraph; the process control section, based on the comparison result of ID discrimination section, allows the data processing section to process the data when the group using the information recording card is the registered group). Horie does not expressly disclose upon presentation of a purse card to an access station containing said secure access module determining whether a key on said purse card matches said system key or completing a transaction with said purse card if the key on the purse card matches said system key. Spies et al. disclose upon presentation of a purse card (i.e. "IC card") to an access station containing said secure access module (i.e. home computing unit) determining whether a key on said purse card (purchased program key) matches said system key (cryptographic program key) and completing a transaction with said purse card if the key on the purse card matches said system key (see col. 3, lines 44-50 and col. 6, lines 25-57). At home, the purchaser inserts the IC card into the disk player or other computing unit to decrypt the video content program). Notice, a user purchases a video program and is given a program key for the particular video. When the user inputs his IC card into a home computing unit for viewing the program, the computing unit utilizes the program key stored on the IC card for decrypting the video content program, if the user does not have the program key, which is the system key, then the program can not be decrypted. Thus, the process of determining whether a key on said purse

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card matches said system key is inherently taught. At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Horie to include the steps of determining whether a key on said purse card matches said system key and completing a transaction with said purse card if the key on the purse card matches said system key. One of ordinary skill in the art would have been motivated to do this because it provides additional security to electronic transactions and prevents unauthorized access to the system.

Referring to claims 13 and 25, Horie discloses generating a data set (i.e. "common table") containing the float ID (i.e. "group ID") read from said purse card (see pg. 8, claim 2; processing the information data read from said information recording card, and a control section for inspecting the group on the inserted information recording card; the device comprises a common table for storing the registered group ID data).

Referring to claims 14 and 26, Horie discloses a data set (i.e. "common table"), see claim 13 above. Horie does not expressly disclose transmitting said data set to a purse provider. However, the examiner notes that the process of transmitting data is old and well known in the art. For example, during an online order transaction, a consumer submits his request to a merchant who then transmits the data to a payment server for verification. Therefore, At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Horie to include the step of transmitting said data set to a purse provider. One of ordinary skill in the art would have been motivated to do this because it presents a means for verification.

Referring to claim 18, Horie discloses means for (i.e. read/writer) defining a float ID (i.e. “group ID”) for each of a plurality of a plurality of user groups that are supported by said system (see pg. 2, last paragraph – pg. 3, 1<sup>st</sup> paragraph. On said information recording card, are recorded the information corresponding to the purpose of use and the group ID data for discriminating the group who uses the card.), means for (i.e. “ID discrimination section”) determining whether a float ID (i.e. “group ID”) read from said purse card (i.e. “information recording card”) specifies a user group supported by said system (see pg. 6, last paragraph; the ID discrimination section reads the registered group ID data from the common table, compares it to the group ID data of the information recording card stored in the buffer memory, and sends the comparison result to the process control section. At this time, in the case wherein the group ID data stored in the common table coincides with group ID data on the information recording card, the group using the information card is identified as the registered group.) and means for (i.e. “process control section”) completing a transaction with said purse card only if the float ID from the purse card specifies a user group supported by said system (see pg. 7, 2<sup>nd</sup> paragraph; the process control section, based on the comparison result of ID discrimination section, allows the data processing section to process the data when the group using the information recording card is the registered group). Horie does not expressly disclose means responsive to presentation of a purse card to an access station containing said secure module for determining whether a key on said purse card matches said system key upon presentation of a purse card to an access station containing said secure access module or means for completing a transaction with said purse card only if the key on the purse card matches said system key. Spies et al. disclose means responsive to presentation of a purse card (i.e. “IC card”) to an access station containing said secure module

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for determining whether a key on said purse card (i.e. purchased program key) matches said system key (cryptographic program key) upon presentation of a purse card to an access station containing said secure access module (i.e. home computing unit) and means for completing a transaction with said purse card only if the key on the purse card matches said system key (see col. 3, lines 44-50 and col. 6, lines 25-57 At home, the purchaser inserts the IC card into the disk player or other computing unit to decrypt the video content program). Notice, a user purchases a video program and is given a program key for the particular video. When the user inputs his IC card into a home computing unit for viewing the program, the computing unit utilizes the program key stored on the IC card for decrypting the video content program, if the user does not have the program key, which is the system key, then the program can not be decrypted. Thus, the process of determining whether a key on said purse card matches said system key is inherently taught. At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the system disclose by Horie to include means responsive to presentation of a purse card to an access station containing said secure module for determining whether a key on said purse card matches said system key upon presentation of a purse card to an access station containing said secure access module or means for completing a transaction with said purse card only if the key on the purse card matches said system key. One of ordinary skill in the art would have been motivated to do this because it provides additional security to electronic transactions and prevents unauthorized access to the system.

Referring to claim 19, Horie discloses means for generating a data set (i.e. "common table") containing the float ID (i.e. "group ID") read from said purse card (see pg. 8, claim 2; the device processing the information data read from said information recording card, and a control

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section for inspecting the group on the inserted information recording card; the device comprises a common table for storing the registered group ID data).

Referring to claim 20, Horie discloses a data set (i.e. "common table"), see claim 13 above. Horie does not expressly disclose means for transmitting said data set to a purse provider. However, the examiner notes that the process of transmitting data is old and well known in the art and that the device taught by Horie may be used for data transmission. Therefore, at the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the system disclose by Horie to include the means for transmitting said data set to a purse provider. One of ordinary skill in the art would have been motivated to do this because it presents a means for verification.

5. Claims 4,16,22 and 28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Horie and Spies et al. as applied to claims 12,18 and 28 above, and further in view of US Patent No. 6418420 to DiGiorgio et al.

Horie discloses the float ID (see claim 12 above). Horie does not expressly disclose the float ID is used to separately track the money flows associated with said float ID throughout the purse system from the purse card up to a purse provider's accounting system. DiGiorgio et al. disclose the float ID (i.e. name of the business unit) is used to separately track the money flows associated with said float ID throughout the purse system from the purse card up to a purse provider's accounting system (see col. 10, lines 51-55 the name attribute holds the name of the business unit; col. 3, lines 54-61 the distributed budgeting and accounting system facilitates the definition of a budget and accurately tracks the use of internal resources...the system accurately



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tracks the use of such internal resources and enforces the budget defined for consumption of those resources and col. 4, lines 15-20 a budget is defined to identify how much electronic currency will be distributed to respective levels of a hierarchical organization. These levels of the organization may be, for example, business units, departments, projects, employees and the like.). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Horie to include the step wherein the float ID is used to separately track the money flows associated with said float ID throughout the purse system from the purse card up to a purse provider's accounting system. One of ordinary skill in the art would have been motivated to do this because it "enhances the accuracy of budgeting and accounting processes." (See DiGiorgio et al. col. 2, lines 48-56).

Referring to claim 16, Horie discloses a float ID (i.e. "group ID"), see claim 12 above. Horie does not expressly disclose debiting said purse card by an amount determined by the float ID read from said card. DiGiorgio et al. disclose debiting said purse card by an amount determined by the float ID (i.e. ID information) read from said card (see col. 2, lines 6-15 Based upon identification information contained within the secure token device...the secure token device is then debited). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Horie to include the step of debiting said purse card by an amount determined by the float. One of ordinary skill in the art would have been motivated to do this because it ensures that the provider granted credit for the service provided.

Referring to claims 22 and 28, Horie discloses a float ID (i.e. "group ID"), see claim 18 above. Horie does not expressly disclose means for debiting said purse card by an amount

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determined by the float ID read from said card. DiGiorgio et al. disclose means for debiting (i.e. reader) said purse card by an amount determined by the float ID (i.e. ID information) read from said card (see col. 2, lines 6-15 Based upon identification information contained within the secure token device...the secure token device is then debited). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose by Horie to include the step of debiting said purse card by an amount determined by the float. One of ordinary skill in the art would have been motivated to do this because it ensures that the provider granted credit for the service provided.

6. Claims 17, 23 and 29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Horie and Spies et al. as applied to claims 12, 18 and 29 above, and further in view of Matyas.

Horie discloses a purse card (see claim 12 above). Horie does not expressly disclose verifying a message authentication code calculated using said system key (see col. 25, lines 59-62 the originating member institution has a MAC key capable of generating MACs and the central facility has a copy of the same key, but has only a capability to verify MACs with the key). At the time the invention was made, it would have been obvious to a person of ordinary skill in the art to modify the method disclose to include the step of verifying a message authentication code calculated using said system key. One of ordinary skill in the art would have been motivated to do this because it provides an additional level of security.

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***Allowable Subject Matter***

7. Claims 15,21 and 27 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

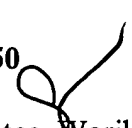
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jalatee Worjloh whose telephone number is (571)272-6714. The examiner can normally be reached on Mondays-Thursdays 8:30 - 7:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571)272-6712. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306 for Regular/After Final Actions and (571) 273-6714 for Non-Official/Draft.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

***Commissioner of Patents and Trademarks***  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

  
Jalatee Worjloh  
Patent Examiner  
Art Unit 3621

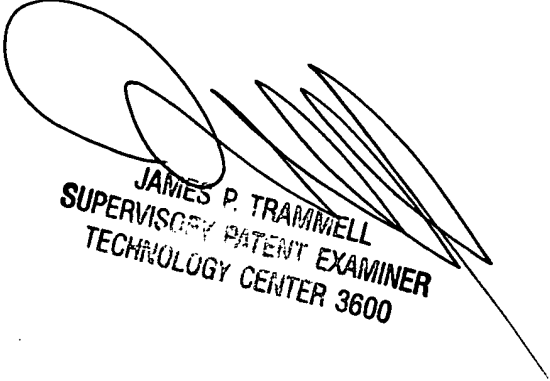
Application/Control Number: 09/709,064

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May 19, 2005



JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600